What is claimed is:

1. A method for managing credit limits of accounts receivable, the method comprising the steps of:

receiving purchase order data of a customer;

calculating an account receivable of the purchase order according to the received purchase order data;

retrieving credit limit data of the customer from a database server;

comparing the account receivable of the purchase order with a credit limit;

notifying a relevant officer to refuse the purchase order when the account receivable of the purchase order exceeds the credit limit; and

notifying a relevant officer to accept the purchase order when the account receivable of the purchase order does not exceed the credit limit, and subtracting the sum of the account receivable of the purchase order from the credit limit in the database server.

2. The method as claimed in claim 1, further comprising the steps of:

receiving payment data of the customer; and

adding a sum of a payment of the customer to the credit limit in the database server.

3. The method as claimed in claim 2, wherein the step of adding the sum of the payment to the credit limit in the database server comprises the steps of:

retrieving accounts receivable data on the customer from the database server;

balancing accounts receivable of the customer according to the payment data; and

increasing the credit limit according to the balanced accounts receivable.

4. The method as claimed in claim 1, further comprising the step of:

setting a plurality of credit ratings, each of the credit ratings corresponding to a particular credit limit.

5. The method as claimed in claim 4, further comprising the step of:

selecting a credit rating for the customer.

6. A method for managing credit limits of accounts receivable, the method comprising the steps of:

setting a plurality of credit ratings, each of the credit ratings corresponding to a particular credit limit;

selecting a credit rating for each of customers, corresponding credit rating data being stored in a database server;

receiving purchase order data of a particular customer;

calculating an account receivable of the purchase order according to the received purchase order data;

retrieving credit limit data of the customer from the database server;

comparing the account receivable of the purchase order with a credit limit of the customer;

notifying a relevant officer to refuse the purchase order when the account receivable of the purchase order exceeds the credit limit;

notifying a relevant officer to accept the purchase order when the account receivable of the purchase order does not exceed the credit limit, and subtracting the sum of the account receivable of the purchase order from the credit limit in the database server;

receiving payment data of the customer; and

adding a sum of a payment of the customer to the credit limit in the database server.

7. The method as claimed in claim 6, wherein the step of adding the sum of the payment to the credit limit in the database server comprises the steps of:

retrieving accounts receivable data on the customer from the database server;

balancing accounts receivable of the customer according to the payment data;

and

increasing the credit limit according to the balanced accounts receivable.

8. A process of updating a bad account provision, comprising steps of:

retrieving accounts receivable data;

confirming types of accounts receivable wherein said types have different bad account provision rates;

confirming ages of the accounts receivable wherein the account receivable having longer overdue time has a higher bad account provision rate;

automatically selecting different account provision rates for said accounts receivable based upon both said types and said ages; and

calculating a current bad account provision based upon the accounts receivable and the corresponding bad account provision rates.